

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

KENNETH W. RHODES  
TERRI L RHODES  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:18-70822 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 25, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/26/2018 and confirmed on 1/30/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		45,553.94
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		45,553.94

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	2,056.80	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,556.80

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK NA - INDENTURE TRUSTEE CIM Acct: 0959	0.00	26,659.88	0.00	26,659.88
	US BANK NA - INDENTURE TRUSTEE CIM Acct: 0959	512.69	512.69	0.00	512.69
	JOHNSTOWN SCHOOL EMPLOYEE FCU Acct: 7048	11,579.62	11,579.62	872.72	12,452.34
					39,624.91

Priority					
	KENNETH P SEITZ ESQ Acct:	0.00	0.00	0.00	0.00
	KENNETH W. RHODES Acct:	0.00	0.00	0.00	0.00
	LAW OFFICES OF KENNETH P SEITZ Acct:	0.00	0.00	0.00	0.00
	KENNETH P SEITZ ESQ Acct:	3,500.00	3,500.00	0.00	0.00

\*\*\* NONE \*\*\*

Unsecured					
	AMERICOLLECT Acct: 9611	0.00	0.00	0.00	0.00
	CITIBANK NA** Acct: 4933	3,386.59	36.58	0.00	36.58
	QUANTUM3 GROUP LLC AGNT - COMENI Acct: 9732	212.97	2.30	0.00	2.30
	FIRST NATIONAL BANK OF PA(*) Acct: 0910	3,574.62	38.61	0.00	38.61
	FIRST NATIONAL BANK OF PA(*) Acct: 9495	2,519.00	27.21	0.00	27.21
	JOHNSTOWN SCHOOL EMPLOYEE FCU Acct: 8067	5,749.82	62.10	0.00	62.10
	JOHNSTOWN SCHOOL EMPLOYEE FCU Acct: 8003	5,243.43	56.63	0.00	56.63
	PRA RECEIVABLES MANAGEMENT LLC - /	5,221.21	56.39	0.00	56.39

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0637				
	PENN CREDIT CORP	0.00	0.00	0.00	0.00
	Acct: 1918				
	PENN CREDIT CORP	0.00	0.00	0.00	0.00
	Acct: 1818				
	PENN CREDIT CORP	0.00	0.00	0.00	0.00
	Acct: 1818				
	PORTFOLIO RECOVERY ASSOCIATES, LL	3,777.00	40.79	0.00	40.79
	Acct: 2252				
	CITIBANK NA**	4,159.98	44.93	0.00	44.93
	Acct: 4012				
	LVNV FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 8425				
	PEOPLES NATURAL GAS CO LLC*	455.97	4.92	0.00	4.92
	Acct: 3340				
	VERIZON BY AMERICAN INFOSOURCE LP	163.67	1.77	0.00	1.77
	Acct: 0001				
	LVNV FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 8495				
	MARINER FINANCE LLC	4,104.15	0.00	0.00	0.00
	Acct: 5141				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 2252				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
					372.23

TOTAL PAID TO CREDITORS

39,997.14

TOTAL CLAIMED

PRIORITY 0.00

SECURED 12,092.31

UNSECURED 38,568.41

Date: 04/25/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

cmecf@chapter13trusteedpa.com

IN RE:

KENNETH W. RHODES  
TERRI L RHODES  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:18-70822 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Kenneth W. Rhodes  
Terri L Rhodes  
Debtors

Case No. 18-70822-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

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Date Rcvd: Apr 26, 2023

Form ID: pdf900

Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Kenneth W. Rhodes, Terri L Rhodes, 415 Strayer Street, Johnstown, PA 15906-1631
14954660	+ Johnstown School Emp F, 738 Viewmont Ave, Johnstown, PA 15905-1636
14966136	+ Johnstown School Employees Federal Credit Union, 738 Viewmont Avenue, Johnstown, PA 15905-1636
14954661	+ Mariner Finance, 2742 Plank Road, Altoona, PA 16601-9331

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 26 2023 23:56:36	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14954656	Email/Text: ebn@americollect.com	Apr 26 2023 23:50:00	Americollect Inc, 1851 S Alverno Road, Manitowoc, WI 54221
14954657	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 27 2023 00:08:27	Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
14988815	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 27 2023 00:08:26	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14954658	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 26 2023 23:50:00	Comenitybank/kay, 3100 Easton Square Pl, Columbus, OH 43219-6289
14954659	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 26 2023 23:49:00	First National Bank of Pennsylvania, 4140 E. State St., Hermitage, PA 16148-3401
14965855	Email/PDF: resurgentbknofications@resurgent.com	Apr 26 2023 23:56:23	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14996470	+ Email/Text: bankruptcy@marinerfinance.com	Apr 26 2023 23:49:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
14974847	Email/PDF: cbp@onemainfinancial.com	Apr 26 2023 23:56:13	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14954662	+ Email/PDF: cbp@onemainfinancial.com	Apr 26 2023 23:56:13	Onemain, Po Box 1010, Evansville, IN 47706-1010
15065315	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 26 2023 23:56:36	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14989055	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 26 2023 23:56:20	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14955550	+ Email/PDF: rmscedi@recoverycorp.com	Apr 26 2023 23:56:37	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14976720	+ Email/Text: ebnpeoples@grblaw.com		

District/off: 0315-7

User: auto

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Date Rcvd: Apr 26, 2023

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Total Noticed: 24

		Apr 26 2023 23:49:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14984160	Email/Text: bnc-quantum@quantum3group.com	Apr 26 2023 23:50:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14954664	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 26 2023 23:50:00	Select Portfolio Svcin, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
14954665	+ Email/PDF: gecsedl@recoverycorp.com	Apr 26 2023 23:55:34	Syncb/ashley Homestore, C/o Po Box 965036, Orlando, FL 32896-0001
14954666	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 27 2023 00:08:50	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14989223	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 26 2023 23:50:00	U.S. Bank National Association, et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14983965	Email/PDF: ebn_ais@aisinfo.com	Apr 26 2023 23:56:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, as indenture trust
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14954663	##+	Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the CIM Trust 2016-3, Mortgage-Backed Notes, Series 2016-3 bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Kenneth W. Rhodes thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Joint Debtor Terri L Rhodes thedebterasers@aol.com

District/off: 0315-7

User: auto

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Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 6